

United States Bankruptcy Court
Southern District of IndianaIn re:
Bruce H Kemelgor
DebtorCase No. 11-90687-BHL
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0756-4

User: admin
Form ID: b9aPage 1 of 1
Total Noticed: 19

Date Rcvd: Mar 16, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2011.

db Bruce H Kemelgor, 3012 Chimneywood Dr, Floyds Knobs, IN 47119-9464
 aty +Ted W. Spiegel, 7982 NEW LaGRANGE ROAD, Louisville, KY 40222-4792
 ust +U.S. Trustee, 101 W. Ohio St.. Ste. 1000, Indianapolis, IN 46204-1982
 10532501 +Ally Bank, PO Box 13625, Philadelphia, PA 19101-3625
 10532502 +Aquesta Mortgage, PO Box 700, Cornelius, NC 28031-0700
 10532503 +Bac Home Loans Servicing, 450 American St, Simi Valley, CA 93065-6285
 10532508 +Clerk Mecklinburg Superior Court, 832 E. 4th St, Charlotte, NC 28202-2810
 10532511 +John Jones GMC City, PO Box 100, Corydon, IN 47112-0100
 10532512 +Kathy Buchanan, 198 Austin Lane, Stanley, NC 28164-8798
 10532513 +Paul E. Culpepper, Esq., Young Morphis Bach & Taylor, LLP, PO Box 2428,
 Hickory, NC 28603-2428
 10532514 +Toy R. Ballard, 2836 Emmanuel Church Rd, Conover, NC 28613-9134
 10532515 +Toy R. Ballard, c/o Kathy Buchanan, 198 Austin Lane, Stanley, NC 28164-8798
 10532516 +Toy R. Ballard, 189 4th Avenue, New London, NC 28127-7698

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QMJWALRO.COM Mar 16 2011 22:03:00 Michael J Walro, 426 E. Main Street,
 Madison, IN 47250-3539
 ust +E-mail/Text: ustpreion10.in.ecf@usdoj.gov Mar 16 2011 22:23:06 U.S. Trustee,
 101 W. Ohio St.. Ste. 1000, Indianapolis, IN 46204-1982
 10532504 E-mail/Text: bankruptcy@bbandt.com Mar 16 2011 22:17:17 BB & T, Attn: Bankruptcy Dept,
 Po Box 1847, Wilson, NC 27894
 10532505 EDI: CHASE.COM Mar 16 2011 22:03:00 Chase, Po Box 1093, Northridge, CA 91328
 10532506 +EDI: CHASE.COM Mar 16 2011 22:03:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 10532507 +EDI: CITICORP.COM Mar 16 2011 22:03:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
 Po Box 20507, Kansas City, MO 64195-0507
 10532509 +EDI: RMSC.COM Mar 16 2011 22:03:00 Gemb/care Credit, 950 Forrer Blvd,
 Kettering, OH 45420-1469

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10532510 ##+Gladys S. Holley, 12800 Rocky River Church Rd, Charlotte, NC 28215-7070

TOTALS: 0, * 0, ## 1

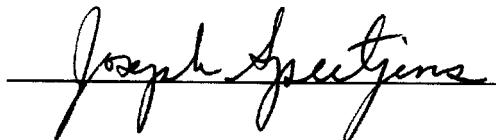
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 18, 2011

Signature:



B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number 11-90687-BHL-7

UNITED STATES BANKRUPTCY COURT
Southern District of Indiana

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines

The debtor(s) listed below filed a chapter 7 case on March 14, 2011.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office or may be viewed on the Court's PACER site at <http://pacer.insb.uscourts.gov>.

See Reverse Side for Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Bruce H Kemelgor
3012 Chimneywood Dr
Floyds Knobs, IN 47119-9464

Case Number:
11-90687-BHL-7

Social Security Number(s):
xxx-xx-7778

Attorney for Debtor(s) (name and address):

Ted W. Spiegel
7982 NEW LaGRANGE ROAD
Louisville, KY 40222
Telephone number: 812-283-5443

Bankruptcy Trustee (name and address):

Michael J Walro
426 E. Main Street
Madison, IN 47250
Telephone number: 812-265-3617

Meeting of Creditors

Date: **May 11, 2011**

Time: **10:30 AM EDT**

Location: **Rm. 115 Federal Building, 121 W. Spring St., New Albany, IN 47150**

Presumption of Abuse under 11 U.S.C. §§ 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:

July 11, 2011

Deadline to Object to Exemptions:

The deadline expires thirty (30) days after the *conclusion* of the meeting of creditors **or** within thirty (30) days of any amendment to the list or supplemental schedules unless as otherwise provided under Fed.R.Bankr.P. 1019(2) for converted cases.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditors May Not Take Certain Actions

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

SOUTHERN DISTRICT OF INDIANA
121 W Spring St Rm 110
New Albany, IN 47150
Telephone number: 812-542-4540

For the Court:

Clerk of the Bankruptcy Court:
Kevin P. Dempsey

Hours Open: Monday – Friday 8:00 AM – 4:30 PM ET

March 16, 2011

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§ 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	<p>A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.</p> <p>All individual debtors MUST provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p> <p>Language interpretation of the meeting of creditors will be provided to the debtor at no cost through a telephone interpreter service upon request made to the trustee. These services may not be available at all locations.</p>
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§ 727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §§ 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §§ 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Change of Address	Creditors are responsible for notifying the bankruptcy clerk's office in writing of address changes. The case number must be included on any correspondence.
Bankruptcy Clerk's Office	Any paper filed on this bankruptcy case should be filed at the bankruptcy clerk's office or on the Court's ECF web site at http://ecf.insb.uscourts.gov . All filed papers, including the list of the debtor's property and debts and the list of the property claimed as exempt, may be inspected at the bankruptcy clerk's office or on the Court's PACER web site at http://pacer.insb.uscourts.gov .
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side for Important Deadlines and Notices